

**Information to identify the case:**

Debtor 1

Luis A Sanchez

Social Security number or ITIN xxx-xx-6565

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-13226-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Luis A Sanchez  
aka Luis A. Sanchez Sr.6/2/22**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Luis A Sanchez  
Debtor

Case No. 18-13226-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 02, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db	+ Luis A Sanchez, 14 Gloucester Court, Eastampton, NJ 08060-3230
518872595	+ JPMorgan Chase Bank, National Association, et. al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
518872596	+ JPMorgan Chase Bank, National Association, et. al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, JPMorgan Chase Bank, National Associatio Bankruptcy Department 92806-5948

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517341165	+ Email/Text: backoffice@affirm.com	Jun 02 2022 20:48:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517341166	+ EDI: GMACFS.COM	Jun 03 2022 00:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517375852	EDI: GMACFS.COM	Jun 03 2022 00:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517341167	+ EDI: HFC.COM	Jun 03 2022 00:43:00	Beneficial New Jersey, Inc., 251 Clifton Avenue, Clifton, NJ 07011-1961
517341168	+ EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517407631	EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517406531	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517341169	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2022 20:53:19	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517341171	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2022 20:53:14	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517341172	+ EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
517470312	^ MEBN		

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		Jun 02 2022 20:46:33	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
517341173	^ MEBN		
		Jun 02 2022 20:45:41	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517341174	^ MEBN		
		Jun 02 2022 20:46:29	Experian, PO Box 4500, Allen, TX 75013-1311
517341175	Email/Text: BNSFN@capitalsvcs.com		
		Jun 02 2022 20:47:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 51117
517341176	Email/Text: BNSFS@capitalsvcs.com		
		Jun 02 2022 20:47:00	First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117
517341177	+ EDI: IIC9.COM		
		Jun 03 2022 00:43:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517341178	+ EDI: IRS.COM		
		Jun 03 2022 00:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517341170	EDI: JPMORGANCHASE		
		Jun 03 2022 00:43:00	Chase Mortgage, Attn: Bankruptcy Dept., PO Box 24696, Columbus, OH 43224-0696
517480914	EDI: JPMORGANCHASE		
		Jun 03 2022 00:43:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517341179	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jun 02 2022 20:47:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517341180	Email/Text: camanagement@mtb.com		
		Jun 02 2022 20:47:00	M & T Bank, Po Box 844, Buffalo, NY 14240
517492643	Email/Text: camanagement@mtb.com		
		Jun 02 2022 20:47:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517477891	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 02 2022 20:53:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517439984	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 02 2022 20:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517341182	+ Email/Text: clientservices@remexinc.com		
		Jun 02 2022 20:47:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517341183	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Jun 02 2022 20:47:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517341184	+ Email/Text: kthompson@eastampton.com		
		Jun 02 2022 20:48:00	Township of Eastampton, Attn: Tax Office, 12 Manor House Court, Eastampton, NJ 08060-4379
517341185	^ MEBN		
		Jun 02 2022 20:46:36	TransUnion, PO Box 2000, Chester, PA 19016-2000
517461303	EDI: WFFC.COM		
		Jun 03 2022 00:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
517406579	EDI: WFFC.COM		
		Jun 03 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517341186	+ EDI: WFFC.COM		
		Jun 03 2022 00:43:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517341187	+ EDI: WFFC.COM		
		Jun 03 2022 00:43:00	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

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cr \* Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004  
517341181 ##+ McCalla Raymer Leibert Pierce, LLC, 99 Wood Ave South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel L Reinganum	on behalf of Debtor Luis A Sanchez DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7